



COMMERCIAL LOAN APPLICATION INFORMATION

Customer: _____ **Amount:** _____

Purpose: _____

Term: _____ **Rate:** _____

Collateral: _____

<input type="checkbox"/> I/We intend to apply for joint credit <input type="checkbox"/> I/We do not intend to apply for joint credit <input checked="" type="checkbox"/> _____ <input checked="" type="checkbox"/> _____
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Were your gross annual revenues in the previous fiscal year \$1,000,000 or less? Yes No

If you marked yes, please check the yes box on the 2nd page for CRA. If purpose is for purchase, refinance or improvement to 1-4 family dwelling, please check the yes box for HMDA and have the government monitoring questions answered, sign and date.

Reason for denial based on information obtained in whole or part from an outside source. If you answered "yes" and your application is denied, you have the right to receive a written statement of the specific reason(s) for this denial. To obtain this statement, please contact:

Southern Michigan Bank & Trust
 Commercial Loan Department
 51 West Pearl Street
 Coldwater, MI 49036

Please do this within 60 days from the date that you were notified of our decision. We will send you a written statement of reason(s) for the denial within 30 days of receiving your request.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Deposit Insurance Corporation
 Consumer Response Center
 1100 Walnut Street, Box #11
 Kansas City, MO 64106
 Ph. No. 877-275-3342

Southern Michigan Bank & Trust is hereby authorized to make all inquiries they deem necessary to obtain credit information on the borrower(s) named in this loan request in order to determine the credit-worthiness of the undersigned. Furthermore, the undersigned hereby authorizes all persons of whom the Bank makes such inquiries to respond thereto in full. Each of the undersigned authorizes such creditors to answer questions about their credit experience with the undersigned. Applicant will be responsible for any and all costs incurred in determining credit-worthiness and loan approval or denial.

Date:	Signature of Applicant:
Date:	Signature of Co-Applicant:

Appraisal Notice

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:

Southern Michigan Bank & Trust
Commercial Loan Department
51 West Pearl Street
Coldwater, MI 49036

We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Applicant's Name
<input checked="" type="checkbox"/> Application Date
<input checked="" type="checkbox"/> Branch name where application was taken | <input checked="" type="checkbox"/> Property Address
<input checked="" type="checkbox"/> Mailing Instructions (for the copy) |
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Also, if you have not already paid for the appraisal, we may require you to do so before providing a copy.

COMPLETE THE FOLLOWING SECTION **ONLY** FOR NEW LOANS/REFINANCINGS (TO INDIVIDUALS or ENTITIES) WHICH ARE SECURED BY A DWELLING.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lenders compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, the lender is required to note the information on the basis of visual observations or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosure(s) satisfy all requirements to which the lender is subject under applicable State law for the particular type of loan applied for).

Only fill in the information below if this is a HMDA reported loan.

- Applicant:** I do not wish to furnish this information
- Ethnicity:** Hispanic or Latino Not Hispanic or Latino
- Race:** American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black or African American
 Asian
 White
- Sex:** Male Female

- Co-Applicant:** I do not wish to furnish this information
- Ethnicity:** Hispanic or Latino Not Hispanic or Latino
- Race:** American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black or African American
 Asian
 White
- Sex:** Male Female

Applicant's Signature	Date	Co-Applicant's Signature	Date
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The above signature(s) signifies that the above information was provided by the applicant(s).

FOR THE LOAN OFFICER

Date Initial Application Received:	<input type="checkbox"/> Face to Face
Initial App. Received Via:	<input type="checkbox"/> Phone
Photocopy given to applicant(s): _____ (Initials)	<input type="checkbox"/> Fax
	<input type="checkbox"/> Mail
	<input type="checkbox"/> Internet

Loan Officer signature: _____

HMDA? Purchase, refinance, improvements to 1-4 family		CRA? Revenues under \$1 million-business Under \$500,000 farm		Community Development? Benefit low to moderate income, create or retain jobs	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No